

Certificate Number: 17082-CAE-DE-024561278

Bankruptcy Case Number: 14-15377



17082-CAE-DE-024561278

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 17, 2014, at 4:12 o'clock PM MST, BRENDA D RUTH completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of California.

Date: November 17, 2014 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director